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ABSTRACT

This guide for program planners and curriculum developers identifies and describes the basic concepts in consumer education. Consumer education is defined as the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions. The primary focus of consumer education historically has been to teach individuals to become more skilled and rational buyers. The current and future needs of consumers demand a broader view of the consumer role than has traditionally been presented. Consumer education must help persons cope, ask questions before purchasing, plan their financial future, consider alternatives and consequences when purchasing, conserve resources, and influence change. The consumer education concepts are then outlined by three broad categories--decision making, resource management, and citizen participation. In this classification system, concepts have been identified to the fourth level. Following the classification outline, each of the major concepts is defined and its application to consumer education discussed. Sub concepts and cross references are listed for each. One section of the guide examines how contemporary factors such as inflationary pressures and attitudes toward economic growth affect consumer decisions. The guide concludes with a bibliography of program reports, curriculum guides, textbooks, speeches and articles, and books of general interest related to consumer concepts. There is also an index to consumer education concepts. (Author/RM)

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Consumer Education Development Program

A National Study

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CLASSIFICATION OF CONCEPTS IN CONSUMER EDUCATION

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
NATIONAL INSTITUTE OF EDUCATION

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GUIDELINES FOR USING THE CLASSIFICATION OF CONCEPTS IN CONSUMER EDUCATION

A major purpose of the Classification of Concepts in Consumer Education is to provide a guide for program planners and curriculum developers in a broad range of educational settings where increased consumer knowledge and skills are desired. The concepts important to consumer education are identified, classified and defined in order to establish a framework upon which to build the content for this field of study.

When using the Classification of Concepts as a program and curriculum development tool, these guidelines are suggested:

1. Review the following components of the Classification of Concepts document:

   Section II, pages 7-15, presents the general philosophy of the Consumer Education Development Program, as reflected in a discussion of the definition, purposes and objectives of consumer education.

   Section III, pages 17-68, identifies a classification system for consumer education concepts, including definitions and applications to the field.

   Section IV, pages 69-72, highlights contemporary factors which affect consumer decisions.

   Section VI, pages 84-86, is an index of those concepts and sub-concepts which are identified in this classification system.

2. Identify the concepts which may be appropriate to the needs of learners in your educational setting. Aids which can serve as checklists as you select concepts are: (1) the Classification of Concepts, Figure 3 on page 19, (2) the Concept Numbering System on pages 20-21, and (3) the Concept Index on pages 84-86.

3. After identifying a group of potential concepts, analyze each concept in terms of its definition and application to your consumer education program needs. Determine which sub-concepts are useful to your purposes. Consider also the cross-references, particularly those which may not be dealt with elsewhere in the specific curriculum being designed.

4. Select the group of core concepts appropriate to your program needs. These concepts will provide the framework upon which to build the content and teaching strategies.

With slight adaptation of the above steps, the Classification of Concepts can be used to review the scope and focus of existing curricula or materials, as well as in the development of new programs.

While detailed content information, course outlines, learning objectives and teaching strategies are beyond the scope of this document, the Bibliography on pages 73-83 lists important curriculum guides, textbooks, articles and reports which will provide assistance.

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I. DEVELOPMENT OF THE CEDP CLASSIFICATION OF CONCEPTS

Consumer educators have given limited attention to the task of identifying and defining the essential elements of the field. What is consumer education? What are its purposes and objectives? What are its important concepts?

The need to identify and describe the basic concepts of consumer education is not new. For nearly fifty years researchers and practitioners have called for a definition of its content and scope, and the identification of a clearly defined body of knowledge. Researcher Leonard V. Koos observed in 1934 that confusion and overlap existed in consumer education, and stated the need for greater specification of content and interdisciplinary coverage.[1]

Joseph Uhl, in the landmark study conducted at Purdue University in 1970, concluded:

> In order to promote teacher-administrator appreciation of consumer education and foster consumer education in the curriculum, it is important to define the conceptual boundaries and core content of consumer education. The lack of a well defined discipline of consumer affairs raises problems for teachers, curriculum planners and those preparing consumer education teaching materials.[2]

Based on his study of the historical development of consumer education content, Robert Herrmann concluded that "the importance of clarifying the content of consumer education was recognized early in the life

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[1]Leonard V. Koos, "Consumer Education in the Secondary Schools," School Review 42:10 (December 1934): 737-750.

[2]Joseph N. Uhl et al., Survey and Evaluation of Consumer Education Programs in the United States, Volume I: Survey and Evaluation of Institutional and Secondary School Consumer Education Programs (Lafayette, IN: Purdue Research Foundation, 1970), p. 97.

of the discipline," and that "it has been a persisting problem and focus of concern since that time."[3]

Recognizing the need to identify and clarify core concepts, in 1978 the U.S. Office of Consumers' Education initiated a plan to develop a classification of concepts in consumer education through the establishment of the Consumer Education Development Program (CEDP). The primary reason for developing a CEDP Classification of Concepts is to provide a basis for program and materials development and to encourage exchange of information and ideas about consumer education.

A. PROCEDURE

Benjamin Bloom and his associates, in their historic work on the development of an educational taxonomy, described the procedural aspect of the work in this way:

> The major task in setting up any kind of taxonomy is that of selecting appropriate symbols *(concept names)*, giving them precise and usable definitions, and securing the consensus of the group which is to use them.... Next, there is the task of defining these symbols with sufficient precision to permit and facilitate communication about *(the concepts)* among teachers, administrators, curriculum workers, testers, educational research workers, and others who are likely to use the taxonomy. Finally there is the task of trying the classification and securing the consensus of the educational workers who wish to use the taxonomy.[4]

Based in part on the Bloom model, the following process was used in the development of the CEDP Classification of Concepts.

Process of Classifying Concepts

1. Search consumer education and related literature for current and emerging concepts.

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[3]Robert O. Herrmann, The Historical Development of the Content of High School Level Consumer Education: An Examination of Selected Texts, 1938-1978 (Washington, D.C.: U.S. Office of Consumers' Education, 1979), p. 1.

[4]Benjamin S. Bloom, ed., Taxonomy of Educational Objectives Handbook I: Cognitive Domain (New York: David McKay Company, Inc., 1956), p. 17.

2. Compile a tentative list of topics and concepts.

3. Classify concepts into appropriate groupings.

4. Define concepts.

5. Seek input from consultants and consumer education leadership at various stages in the development.

6. Revise and refine the classification system, based on feedback and further research.

7. Develop materials and educational programs based on selected concepts.

8. Validate classification system by testing, evaluating and revising concepts and materials in a variety of educational settings.

CEDP staff examined the literature, convened discussions with key leadership, and analyzed existing practices to learn about current thinking regarding consumer education. Types of literature which were analyzed include curriculum guides, textbooks, speeches, reports, books of general interest related to consumer concerns, and publications from business, government and community. (See selected bibliography on pages 73-83.) The classification of concepts will continue to be validated and refined as educators develop and test curriculum materials based on the concepts identified.

During the process of developing the classification system, a number of definitions of the word *concept* were identified. The following was used as a working definition of the term:

> A *concept* is a set of facts, objects, situations, ideas or actions having certain qualities in common, and which can be represented by a particular name or phrase.

Social studies educator Peter Martorella provided additional clarification of the use of concepts in educational curriculum development:

> In its simplest sense, a concept is a category for objects and events that allows us to distinguish them from other phenomena.... We may consider concepts to be simultaneously 1) categories into which our various experiences are organized, and 2) as the larger

network of intellectual relationships brought about through categorization.[5]

Every classification scheme is an abstraction which makes somewhat arbitrary decisions as to the relative importance of concepts and their relationships to other concepts. The consumer education curriculum developer who chooses to use this CEDP classification is encouraged to adapt the concepts to a variety of teaching situations.

B. VALIDATION

According to Benjamin Bloom and colleagues, a classification scheme may be validated by reference to its usefulness by practitioners, its communicability, and its suggestiveness toward further concept development and refinement.[6] In consideration of these factors, CEDP staff used the following criteria when making concept decisions.

Criteria For Selecting Concepts

1. Relevance to consumer interests as indicated by input and feedback from consumer education leadership.

2. Evidence that concepts and groupings are currently being used or are recommended for use by consumer educators in the field.

3. Reflection of the purposes and objectives of consumer education as identified by CEDP staff and consultants, including the need to expand consumer education to include concepts related to individual and collective action in influencing the social, political and economic systems.

4. Usefulness of the concepts in the design of related behavioral objectives in various dimensions, including the needs of special groups such as the handicapped, low income, youth, women, and the elderly.

---

[5]Peter H. Martorella, Elementary Social Studies as a Learning System (New York: Harper & Row, 1976), pp. 79 and 82.

[6]Benjamin S. Bloom, ed., Taxonomy of Educational Objectives Handbook I: Cognitive Domain (New York: David McKay Company, Inc., 1956), p. 17.

5. Usefulness of the concepts as a basis for the development of teaching units, courses, programs, textbooks, and other instructional materials at a variety of age and grade levels.

6. Usefulness of the classification system as a guide for identifying needed research, materials development and evaluation of existing programs.

An important activity in the validation of the concepts was to solicit recommendations from consumer education leadership. This was accomplished through a series of discussions at a variety of meetings and conferences, as well as through written communication. At various stages in the development of the classification system drafts were sent to the following people, who were asked for comments and suggestions:

- CEDP staff and consultants.
- U.S. Office of Consumers' Education funded project directors.
- Selected additional persons representing higher education, business, government, community, classroom teachers, program administrators, legislators and interest groups.

In addition, CEDP staff conferred with nationally recognized curriculum development consultants regarding the process of identifying and classifying the concepts of a field of study.

C. STRENGTHS AND LIMITATIONS

The identification and classification of concepts should diminish confusion, both within and outside the field, as to what consumer education is, how it differs from other areas of study, and what competent consumers should know and be able to do.

Practical Uses: Among the practical uses for an expanded and revitalized classification of concepts in consumer education are:

- to provide a content guide for program development, implementation and evaluation, in both school and community settings.

- to encourage the exchange of information and ideas about consumer education among:

students	researchers
teachers	labor representatives
parents	government representatives
counselors	community representatives
school administrators	business representatives
curriculum developers	program planners

- to suggest a range of content which may not have been considered, including emerging issues related to economic and social change.

- to identify areas of needed research on issues related to consumer education.

- to help shape textbooks, films, business, government and community publications and other instructional materials.

- to increase awareness of potential consumer education support groups, including:

  colleges and universities
  state and local educational agencies
  community citizen action groups
  program funding sources
  business and labor policy groups
  consumer representatives in government
  media -- print, radio, television

The classification of concepts in consumer education is designed to be an analytical tool which can help bridge the gap between the existing knowledge of consumer education and the application of that knowledge.

Limitations: Consumer competence in the marketplace is not parceled out in clearly defined subject matter areas. Knowledge is interdependent, and any classification of concepts must take this fact into account. While it is reasonable to identify conceptual categories for analytical purposes, in reality, concepts merge in endless combinations. In this classification system, each major concept has been placed in only one category, but this does not imply that the concept should not be considered

in relation to other concepts. For example, while concepts related to the decision making process are placed under the broad category of decision making, the process of making decisions has important implications for every concept within the system.

This classification of concepts is a developmental tool for professional educators. The user may wish to reorganize the concepts in certain situations to enhance their use. Identifying, defining and classifying the concepts of a field is never an easy or totally completed task.

II. CONSUMER EDUCATION AS A FIELD OF STUDY

Consumer education is entering a significant period of growth and change in the 1980's. Traditionally, the central focus of consumer education in the schools has been on decision making related to personal money management and buymanship. While these topics remain important to consumer education, there is a need to strengthen consumer-citizen participation in the social, political and economic environments which affect consumer decisions.

A. DEFINITION AND SCOPE OF CONSUMER EDUCATION

In an era of shortages, there is no scarcity of definitions of consumer education. Recent formulations have expanded the scope of consumer education to include not only direct marketplace transactions, but also public sector transactions and the reciprocal influences which flow between consumer decisions and the broader environments of which they are a part. The description of consumer education used by the U.S. Office of Consumers' Education in 1980 as a guide to project development for grant applicants reflects this emphasis.

"Consumers' education" means the process by which consumers:

(1) Develop skills to make informed decisions in the purchase of goods and services in light of personal values, maximum utilization of resources, available alternatives, ecological considerations, and changing economic conditions;

(2) Become knowledgeable about the laws, rights, and methods of recourse in order to participate effectively and self-confidently in the marketplace and take appropriate action to seek consumer redress; and

(3) Develop an understanding of the consumer-citizen role in the economic, social, and government systems and how to influence those systems to make them responsive to consumers' needs.[7]

The following definition of consumer education is reflective of such formulations which broaden the traditional emphasis of the field. It evolved from an analysis of numerous definitions found in curriculum materials and program descriptions, as well as from discussions with educators from a wide variety of educational settings:

> Consumer education is the process of gaining the knowledge and skills needed in managing consumer resources and taking actions to influence the factors which affect consumer decisions.

As well as being influenced by a wide range of programmatic sources, the concepts and skills implied in this definition came from a variety of academic disciplines, including economics, sociology, psychology, political science, mathematics and the applied areas of home economics and business education, among others.[8] Consumer education is multidisciplinary by design, drawing from and contributing to a number of fields.

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[7] U.S. Department of Education, Application for Grants Under Consumers' Education Program (Washington, D.C.: 1980), p. C3.

[8] For a discussion of the interdisciplinary context of consumer education, see Charles Monsma and Rosella Bannister, Effective Consumer Education Programs: Report on Question I of the Consumer Education Development Program (Eastern Michigan University: Michigan Consumer Education Center, August 1979), pp. 10-14.

A unique element of consumer education which differentiates it from other areas of study is its focus on the consumer decisions which relate to interactions between consumers and producers in the economic system. This distinction in part explains the centrality of the field of economics to consumer education. Consumers need knowledge of the economic system within which consumer-producer transactions take place.

Economist Lucy Black Creighton chides consumer education, however, for being restricted by a narrow view of consumption -- one that is limited to buying and using what private firms produce and sell. She believes that this results in a distorted view of the consumer's role in the economy:

> Conventional economic theory defines consumer well being in terms of getting the largest quantity of goods from a given income. According to this theory, competitive markets and consumer information guarantee consumer well-being and that consumers, not producers, will be in power. In such a model, the consumer is king; there is no need for advocacy or representation of the consumer interest.[9]

A central theme of Creighton's Pretenders to the Throne is that if consumer education is to improve the well being of consumers, it must question the theory of rational, sovereign consumers operating in a kind of consumer-producer environment that no longer exists.[10]

Herrmann's study of the historical development of the field confirms that the content of consumer education has been largely unresponsive to social and economic changes. The channels and techniques which could be used in consumer representation and participation to influence change are seldom mentioned in consumer education textbooks.[11]

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[9]Lucy Black Creighton, "The Limits of Consumerism," in Consumer Education in the Human Services, Alan Gartner, Colin Greer and Frank Riessman, Editors (New York: Pergamon Press, 1979), p. 259-267.

[10]Lucy Black Creighton, Pretenders to the Throne (Lexington, MA: D.C. Heath and Company, 1976).

[11]Robert O. Herrmann, The Historical Development of the Content of High School Level Consumer Education: An Examination of Selected Texts, 1938-1978 (Washington, D.C.: U.S. Office of Consumers' Education, 1979) p. 57-60.

This plea for greater participation by individuals in their consumer citizen role is not new; it simply has not been given the time and attention it deserves in the classroom. Nearly forty years ago Mendenhall called for the training of consumers to become informed consumer-citizens, able to act not only on their own behalf but also for the welfare of consumers as a group.[12] Consumer education is still faced with this challenge. Its framework must include consideration of the consumer's role in a variety of environments which affect consumer decisions, including the economic, social, political, ecological and technological influences.

The Consumer Decision-Action System, Figure 1, page 11, illustrates the idea that consumers influence and are influenced by these external factors, and by personal factors as well, as they make decisions and take actions in the areas of resource management and citizen participation. This system becomes the framework around which the purposes and objectives and the concepts of consumer education are tested and refined.

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[12] James E. Mendenhall, "When is a Consumer Adequately Educated?" Consumer Education Journal, Vol. 3, No. 3 (1941).

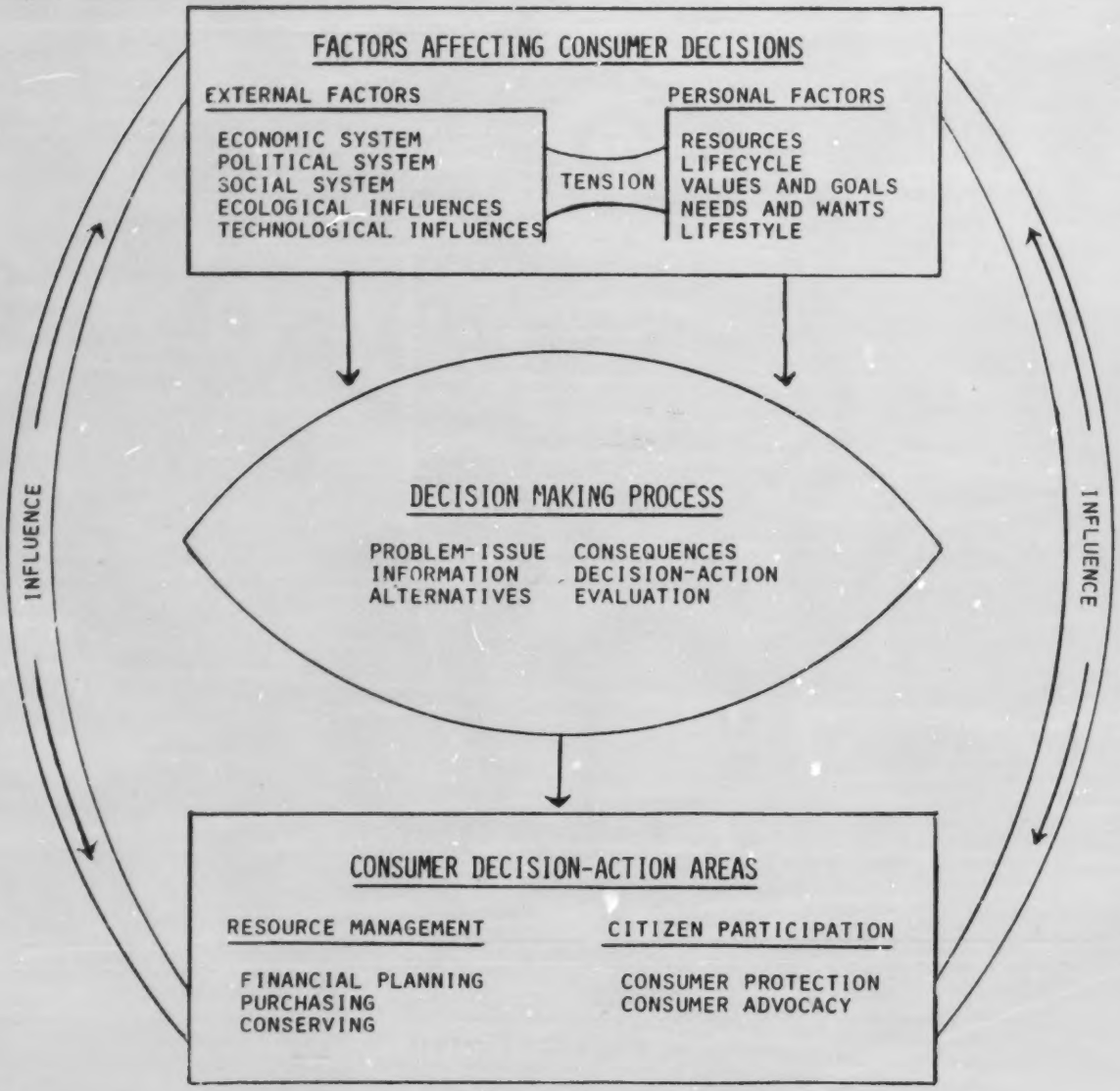

FIGURE 1. CONSUMER DECISION-ACTION SYSTEM*

*Adapted from Suzanne Dale Wilcox, A Conceptual Framework for Consumer Education Curricula, City University of New York, January, 1980, p.12.

B. PURPOSES AND OBJECTIVES OF CONSUMER EDUCATION

The primary focus of consumer education historically has been to teach individuals to become more skilled and rational buyers. Existing marketplace conditions have set the framework for discussion, and consideration of the potential influence of consumers, beyond the indirect impact of product choice decisions, has been extremely limited. A review of the literature and a study of existing programs conducted by the National Consumers League in 1979 confirmed this view of consumer education.[13]

The current and future needs of consumers demand a broader view of the consumer role than has traditionally been presented. Individuals and groups who participate in consumer education programs should gain competence in the knowledge and skills needed to make decisions and take actions as informed and responsible consumers in a broad spectrum of consumer behavior modes. Necessary roles for consumers range from learning to cope with their present circumstances to participating as citizens to influence change. Figure 2 on page 15 illustrates the potential impact of consumer education on the various modes of consumer behavior which are described below:

- Coping includes applying basic consumer survival skills to everyday situations. The ability to cope with current circumstances is an important need for all consumers, but it must not be the final goal of consumer education, especially where the existing conditions should be changed.

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[13] Sandra L. Willett, Current and Future Purposes and Objectives of Consumer Education (Washington D.C.: National Consumers League, prepared for the U.S. Office of Consumers' Education, August, 1979).

- Questioning is an important analytical skill which encourages a think-for-yourself attitude. It teaches consumers to ask questions before purchasing and to challenge misinformation and fraud. Questioning may result in a decision not to buy.

- Planning includes the process of managing financial resources after considering goals, needs and available resources. It includes obtaining income as well as spending, saving, investing borrowing, protecting and taxpaying.

- Purchasing is the application of the decision-making process to buying goods and services. It involves seeking and using information, considering alternatives and consequences, and selecting the product or service by using appropriate criteria.

- Conserving encourages consumer actions that preserve or use resources efficiently rather than wastefully.

- Participating as citizens supports consumer involvement in business, government, and community policy decisions. The process includes questioning, analyzing and suggesting alternative solutions to consumer issues and problems.

- Influencing change promotes an awareness that consumers, through active participation, can exercise power to modify those policies, institutions and systems within society which affect consumer interests.[14]

While this coping-to-influencing continuum suggests sequential behavior, it is not intended to be a rigid hierarchy. Consumer education provides the skills for individuals to enter at any point along the continuum. Based on an understanding of a particular situation, consumers make the decision as to which behavioral mode to select.

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[14]Adapted from Willett, Current and Future Purposes and Objectives of Consumer Education, p. 54-64.

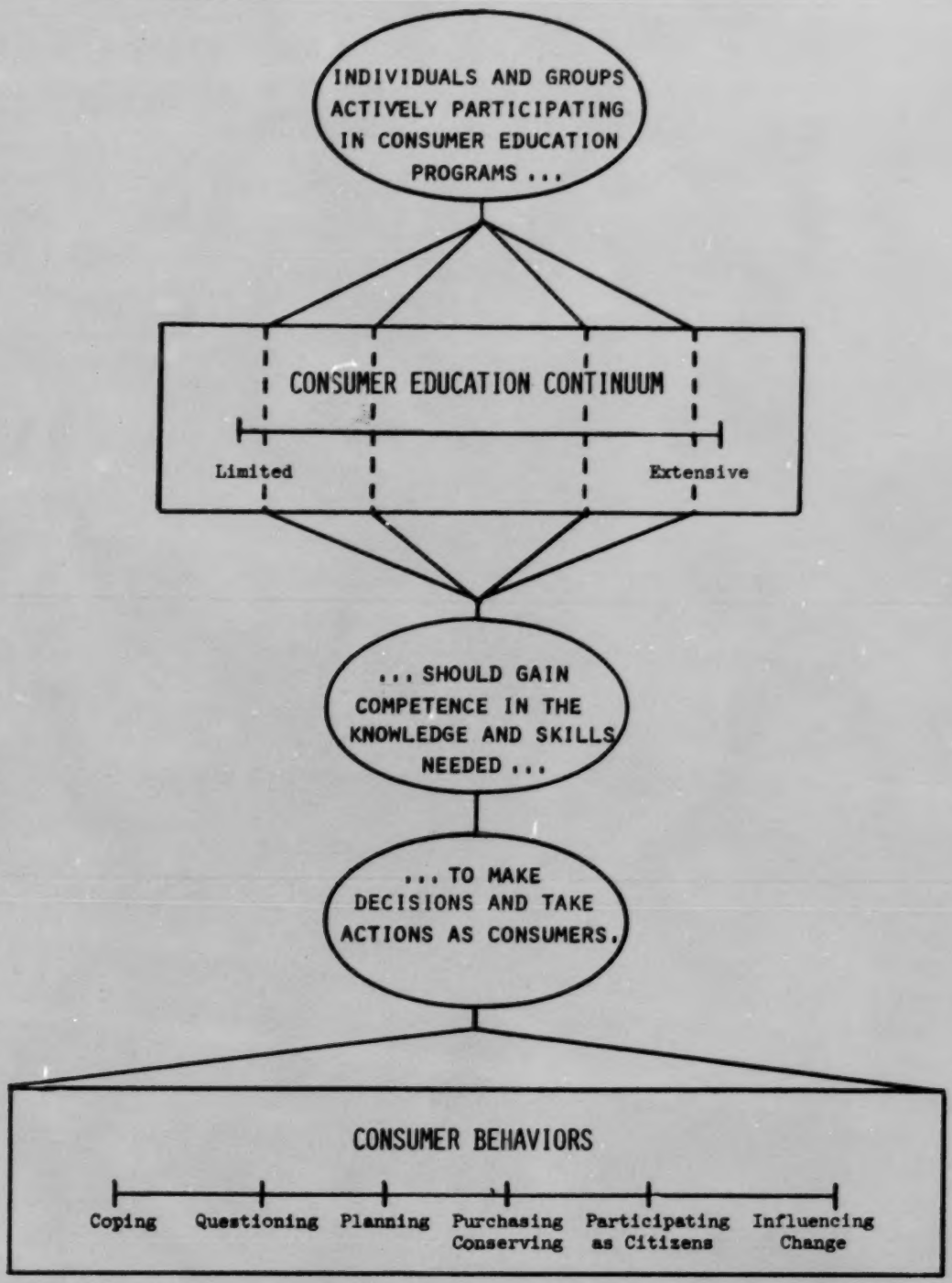
INDIVIDUALS AND GROUPS ACTIVELY PARTICIPATING IN CONSUMER EDUCATION PROGRAMS . . .
CONSUMER EDUCATION CONTINUUM
Limited
Extensive
. . . SHOULD GAIN COMPETENCE IN THE KNOWLEDGE AND SKILLS NEEDED . . .
. . . TO MAKE DECISIONS AND TAKE ACTIONS AS CONSUMERS.
CONSUMER BEHAVIORS
Coping
Questioning
Planning
Purchasing Conserving
Participating as Citizens
Influencing Change

FIGURE 2. CONSUMER EDUCATION: POTENTIAL IMPACT ON CONSUMER BEHAVIOR

III. CLASSIFICATION OF CONCEPTS IN CONSUMER EDUCATION

Building upon a general definition of the field and a statement of its purposes and objectives, the concepts which make up the content of consumer education can be identified and classified. The CEDP Classification of Concepts arranges the concepts into three broad categories:

Decision Making	Concept # 1.0
Resource Management	Concept # 2.0
Citizen Participation	Concept # 3.0

The eight second level concepts under the three major concept categories are:

External Factors Affecting Consumer Decisions	Concept # 1.1
Personal Factors Affecting Consumer Decisions	Concept # 1.2
Decision-Making Process	Concept # 1.3
Financial Planning	Concept # 2.1
Purchasing	Concept # 2.2
Conserving	Concept # 2.3
Consumer Protection	Concept # 3.1
Consumer Advocacy	Concept # 3.2

In this classification system, concepts have been identified to the fourth level. This document presents and describes the concepts in the following ways:

-Figure 3 on page 19 illustrates the relationship among the 47 concepts included in the first three concept levels.

-The concept numbering system through the fourth level is found on pages 20 and 21.

-On pages 22-68, a definition of each first, second and third level concept is given along with a statement of its application to the field of consumer education. Also included are the sub-concepts

immediately under the concept being described and a list of cross-references, illustrating some of the overlap among concepts.

-An alphabetical index of concepts begins on page 84.

-Pages 69-72 describe twelve factors present in the comtemporary environment which, although they are not specifically concepts of consumer education, do influence consumer decisions and must be included in a comprehensive understanding of the field.

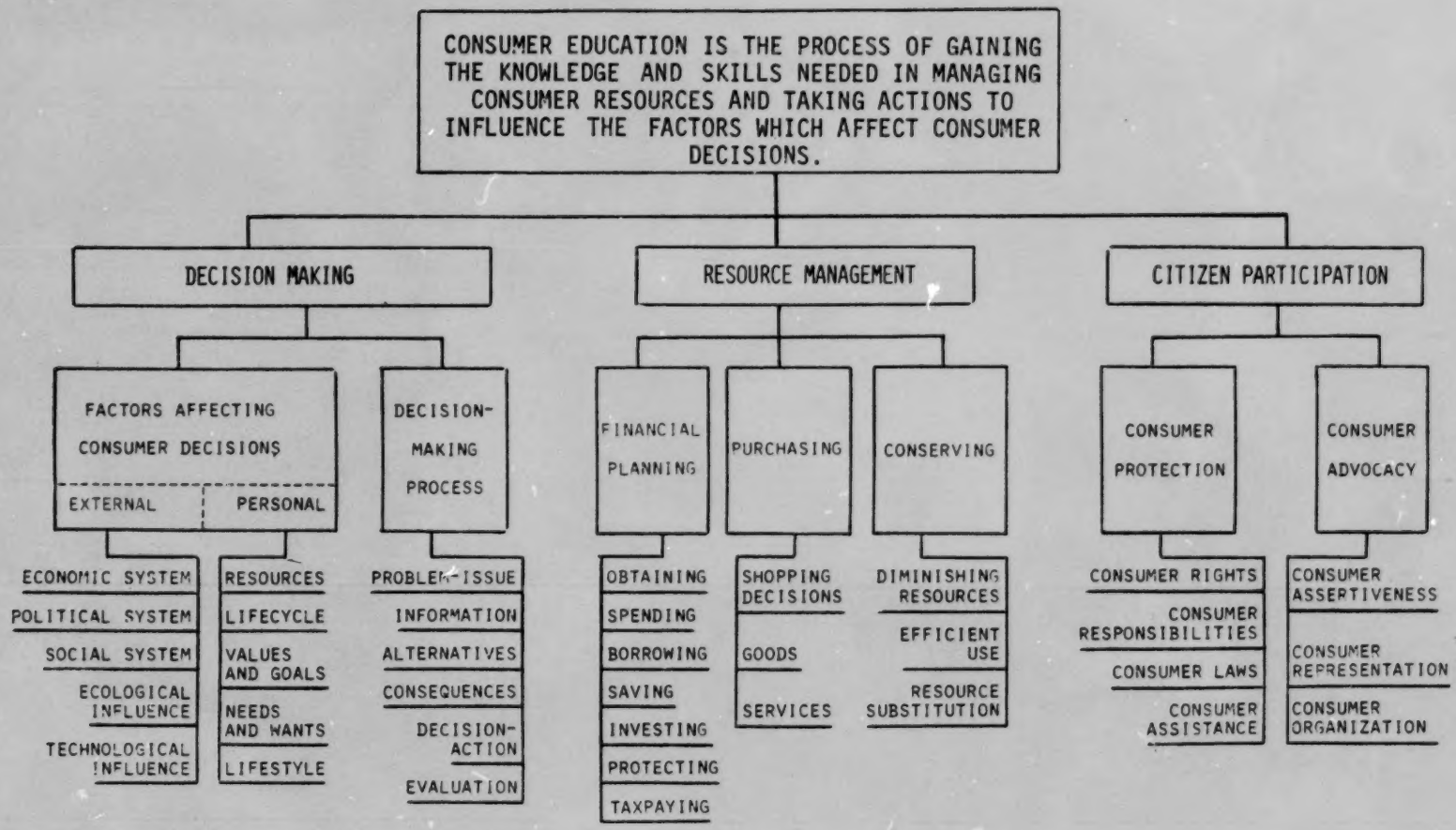

FIGURE 3. A CLASSIFICATION OF CONCEPTS IN CONSUMER EDUCATION

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CONCEPT NUMBERING SYSTEM

1.0 DECISION MAKING

1.1 External Factors Affecting Consumer Decisions

1.1.1 Economic System*

1.1.1.1 Mixed Economy
1.1.1.2 Scarcity
1.1.1.3 Supply and Demand
1.1.1.4 Price
1.1.1.5 Competition
1.1.1.6 Economic Problems
Unemployment
Inflation

*Additional economic concepts which are closely related to important consumer education concerns include: economic concentration, monetary policy, fiscal policy, productivity, economic growth, international trade, interdependence, and income distribution.

1.1.2 Political System

1.1.2.1 Government
1.1.2.2 Public Policy
1.1.2.3 Regulation
1.1.2.4 Interest Groups
1.1.2.5 Power

1.1.3 Social System

1.1.3.1 Roles
1.1.3.2 Status
1.1.3.3 Cultural Values
1.1.3.4 Standard of Living
1.1.3.5 Quality of Life
1.1.3.6 Discrimination
1.1.3.7 Social Change
Household Composition
Work Force Composition
1.1.3.8 Advertising

1.1.4 Ecological Influence

1.1.4.1 Environmental Protection
1.1.4.2 Conservation of Resources
1.1.4.3 Energy Alternatives

1.1.5 Technological Influence

1.1.5.1 Communications Technology
1.1.5.2 Computer Technology
1.1.5.3 Scientific Innovation
1.1.5.4 Engineering Advances

1.2 Personal Factors Affecting Consumer Decisions

1.2.1 Resources

1.2.1.1 Financial Resources
1.2.1.2 Human Resources
Time
Energy
Knowledge
Skill
1.2.1.3 Natural Resources
1.1.1.4 Community Resources

1.2.2 Lifecycle

1.2.2.1 Age
1.2.2.2 Income
1.2.2.3 Household Composition

1.2.3 Values and Goals

1.2.3.1 Psychological Influences
1.2.3.2 Societal Values
1.2.3.3 Individual Values
1.2.3.4 Value Clarification
1.2.3.5 Goal Setting

1.2.4 Needs and Wants

1.2.4.1 Individual Needs
1.2.4.2 Societal Needs

1.2.5 Lifestyle

1.3 Decision-Making Process

1.3.1 Problem-Issue

1.3.2 Information

1.3.2.1 Sources of Information
1.3.2.2 Gathering of Information
1.3.2.3 Availability of Information
1.3.2.4 Costs of Information
1.3.2.5 Evaluation of Information

1.3.3 Alternatives

1.3.4 Consequences

1.3.5 Decision-Action

1.3.5.1 Criteria
1.3.5.2 Opportunity Cost
1.3.5.3 Trade-Offs
1.3.5.4 Consumer Behavior

1.3.6 Evaluation

BEST COPY AVAILABLE

2.0 RESOURCE MANAGEMENT

2.1 Financial Planning

2.1.1 Obtaining Financial Resources

2.1.1.1 Employment Income
2.1.1.2 Retirement Income
2.1.1.3 Investment Income
2.1.1.4 Public Assistance

2.1.2 Spending Plan

2.1.2.1 Recordkeeping
2.1.2.2 Budgeting

2.1.3 Borrowing

2.1.3.1 Credit Agreements
2.1.3.2 Credit Sources
2.1.3.3 Credit Costs
2.1.3.4 Credit Rating
2.1.3.5 Credit Cards

2.1.4 Saving

2.1.5 Investing

2.1.6 Protecting

2.1.6.1 Life Insurance
2.1.6.2 Health Insurance
2.1.6.3 Property Insurance
2.1.6.4 Automobile Insurance
2.1.6.5 Social Security Insurance

2.1.7 Taxpaying

2.2 Purchasing

2.2.1 Shopping Decisions

2.2.1.1 Comparison Shopping
2.2.1.2 Alternative Markets
2.2.1.3 Contracts

2.2.2 Goods

2.2.2.1 Food
2.2.2.2 Clothing
2.2.2.3 Housing
2.2.2.4 Furnishings and Appliances
2.2.2.5 Transportation
2.2.2.6 Recreation and Leisure

2.2.3 Services

2.2.3.1 Community Services
2.2.3.2 Death Related Services
2.2.3.3 Education Services
2.2.3.4 Financial Services
2.2.3.5 Health Services
2.2.3.6 Legal Services
2.2.3.7 Maintenance and Repair Services
2.2.3.8 Government Services

2.3 Conserving

2.3.1 Diminishing Resources

2.3.2 Efficient Use

2.3.3 Resource Substitution

3.0 CITIZEN PARTICIPATION

3.1 Consumer Protection

3.1.1 Consumer Rights

3.1.1.1 Redress
3.1.1.2 Safety
3.1.1.3 Information
3.1.1.4 Choice
3.1.1.5 Unfair Practices

3.1.2 Consumer Responsibilities

3.1.2.1 Ethical Behavior
3.1.2.2 Effective Performance
3.1.2.3 Environmental Protection

3.1.3 Consumer Laws

3.1.3.1 Informative Laws
3.1.3.2 Protective Laws
3.1.3.3 Enabling Laws

3.1.4 Consumer Assistance

3.1.4.1 Government Agencies
3.1.4.2 Community Agencies
3.1.4.3 Business Assistance

3.2 Consumer Advocacy

3.2.1 Consumer Assertiveness

3.2.1.1 Effective Communication
3.2.1.2 Complaint Procedures
3.2.1.3 Stress Management
3.2.1.4 Conflict Resolution

3.2.2 Consumer Representation

3.2.2.1 Public Membership
3.2.2.2 Regulatory Commission
3.2.2.3 Public Hearing
3.2.2.4 Consumer Advisory Panel

3.2.3 Consumer Organization

3.2.3.1 Organizing Strategies
3.2.3.2 Action Strategies
3.2.3.3 Consumer Groups
State and Local Groups
National Groups
International Groups
Cooperatives

CONCEPT: 1.0 DECISION MAKING

DEFINITION:

The act or process of choosing.

APPLICATION TO CONSUMER EDUCATION:

The broad category of decision making, including both the act of choosing and the conditions of choice, serves as a foundation for the entire field of consumer education.

Consumer educators have long recognized that the decisions which consumers make are influenced by a wide range of factors. Two levels of influence can be identified: those which are personal to individuals and those which are a part of the broader external environment within which consumers live. While the personal factors, such as values, are often major elements in consumer education courses and textbooks, the external factors such as economic, political and societal influences, are seldom covered thoroughly.

The influence which flows between the factors affecting consumer decisions and the actual decisions which consumers make is reciprocal; those decisions also have an impact upon the context in which future decisions will be made. This idea is illustrated in Figure 1, the Consumer Decision-Action System, page 10.

SUB-CONCEPTS:

1.1 External Factors Affecting Consumer Decisions
1.2 Personal Factors Affecting Consumer Decisions
1.3 Decision-Making Process

CROSS REFERENCES:

2.0 Resource Management
3.0 Consumer Citizenship

CONTENT: 1.1 EXTERNAL FACTORS AFFECTING CONSUMER DECISIONS

DEFINITION:

Those elements in the outside environment of consumers which influence their choices; includes the economic, political and social systems as well as ecological and technological influences.

APPLICATION TO CONSUMER EDUCATION:

Consumer educators should consider the economic, political, social and physical environments of the marketplace, as well as technological influences on it. Whereas most consumer education programs and materials focus on the individual level of values, decision-making and wise use of resources, the changing economic setting and a commitment to democratic processes demand an enlargement of the scope of consumer education. Consumer educators should examine public and private sector political and economic decisions which directly affect the marketplace, and should educate the public about their ramifications. Students should learn how to evaluate the social and economic impact of their decisions. New technological realities must be recognized and anticipated.

The context of analysis for these problems must be global, recognizing the increasing interdependence of all nations and their peoples. Future possibilities as well as present realities must be considered when making individual and collective consumer decisions.

Many broad social and economic changes have been underemphasized in consumer education programs and materials. If consumers are to deal realistically with the context of their decisions, these changes must be addressed.

SUB-CONCEPTS:

1.1.1 Economic System
1.1.2 Political System
1.1.3 Social System
1.1.4 Ecological Influences
1.1.5 Technological Influences

CROSS-REFERENCES:

1.2 Personal Factors Affecting Consumer Decisions
1.3 Decision-Making Process
2.0 Resource Management
3.0 Citizen Participation

CONCEPT: 1.1.1 ECONOMIC SYSTEM

DEFINITION:

The organization or structure of the production, distribution and consumption of goods and services in a society.

APPLICATION TO CONSUMER EDUCATION:

Consumer education focuses on the consumer decisions which result from interactions between consumers and producers in the economic system. This is why the discipline of economics has often been accepted as the dominant analytical contributor to consumer education. While not wishing to deemphasize the importance of other external systems and influences on consumer decisions, some knowledge of the economic system within which consumer transactions take place is necessary to understanding both the causes and implications of consumer decisions. Many basic economic concepts are vital to effective consumer education.

Particularly as the economy changes, the effects of these changes must be anticipated and understood by consumer educators. If consumers are to cope with these changes, and especially if they hope to influence the operation of the economic system of which they are an integral part, a strong base of economic understanding is a necessity.

While the relationship between economics and consumer education is strong, it would be inaccurate to imply that either field subsumes the other. Parts of each field can best be seen as subsets of the other, each field having a different scope and focus, but with many areas of overlap between them. Listed below are those economic concepts which seem most directly related to consumer decisions, although a much longer elaboration would be possible if all areas of overlap were included.

SUB-CONCEPTS: *

1.1.1.1 Mixed economy
1.1.1.2 Scarcity
1.1.1.3 Supply and demand
1.1.1.4 Price
1.1.1.5 Competition
1.1.1.6 Economic problems
- Unemployment
- Inflation

*Additional economic concepts which are closely related to important consumer education concerns include: Economic Concentration, Monetary Policy, Fiscal Policy, Productivity, Economic Growth, International Trade, Interdependence, Income Distribution.

CROSS REFERENCES:

1.1.2.1 Government
1.1.2.3 Regulation
1.1.2.5 Power
1.2.1.1 Financial Resources
1.3.5.2 Opportunity Costs
2.0 Resource Management

CONCEPT: 1.1.2 POLITICAL SYSTEM

DEFINITION:

The organization or structure of government and those forces which influence public policy in a society.

APPLICATION OF CONSUMER EDUCATION:

Most consumer education materials now recognize that much legislation has been passed which relates to the transactions made by consumers in areas such as credit and product safety. Less often recognized is the impact of public policy and political power relationships on the overall environment within which consumers operate. Government monetary and fiscal policies affect the overall state of the economy, the rigor of anti-monopoly policies or enforcement of competitive rules affects the price and availability of goods and services, and government itself has become a major supplier of the services which consumers receive.

While there has been a long term trend of tremendous growth of the public sector, the recent movement toward challenging taxation and regulation levels of government have attempted to swing the pendulum back in the other direction. Consumer educators must be conscious of the implications for consumers both of government action and the challenges to it. The costs and benefits to consumers of increasing or decreasing the governmental role must be carefully measured.

This is an important research perspective of consumer education, which has too often been neglected in favor of marketing studies related to buyer behavior and the effects of marketing strategies. Consumer perspectives must take their place along with aggregate economic effects and impact on business, as inputs to the public policy process.

SUB-CONCEPTS:

1.1.2.1	Government
1.1.2.2	Public Policy
1.1.2.3	Regulation
1.1.2.4	Interest Groups
1.1.2.5	Power

CROSS REFERENCES:

1.1.1.1	Mixed Economy	3.1	Consumer Protection
1.1.1.6	Economic Problems	3.1.1	Consumer Rights
1.1.4.1	Environmental Protection	3.1.3	Consumer Law
2.1.7	Taxpaying	3.1.4.1	Government Agencies
2.2.3.8	Government Services	3.2.2	Consumer Representation
3.	Citizen Participation	3.2.3	Consumer Organizations

CONCEPT: 1.1.3 SOCIAL SYSTEM

DEFINITION:

The structure of relationships among human beings in a society.

APPLICATION TO CONSUMER EDUCATION:

Our consumer choices are affected by the roles we play, the status we hold or desire, and the cultural values or standard of living we seek to maintain. These elements of our social milieu are often reinforced and sometimes challenged through advertising, which attempts to turn socially attractive appeals into specific buying decisions. The values and goals of the society around us work, even when we are not conscious of their action, to influence consumer behavior. Not only does the operation of the social system affect individual behavior; it also provides a mechanism through which resources can be shared among individuals, groups, and nations.

Many of the changes presently occurring in the social structure have a direct impact on individual and collective consumer decisions. Changing sex roles, changes in the work force, variations in lifestyle, and the variety of demands emanating from a pluralistic culture--all these things affect the nature and quantity of goods and services which are used by consumers. Social pressures for or against change may create tensions which find their outlet in the way resources are earned or spent. While seldom given direct focus in consumer education materials, the impact of the social system rivals that of economic and political concerns in overall influence on consumer decisions.

SUB-CONCEPTS:

1.1.3.1 Roles
1.1.3.2 Status
1.1.3.3 Cultural Values
1.1.3.4 Standard of Living
1.1.3.5 Quality of Life
1.1.3.6 Discrimination
1.1.3.7 Social Change
- Household Composition
- Work Force Composition

1.1.3.8 Advertising

CROSS REFERENCES:

1.1.1.6 Economic Problems
1.2.3 Values and Goals
1.2.4 Needs and Wants
1.2.5 Lifestyle
1.3.2 Information

CONCEPT: 1.1.4 ECOLOGICAL INFLUENCE

DEFINTIION:

The affect of factors in the physical or ecological environment on decisions made by consumers.

APPLICATION TO CONSUMER EDUCATION:

Throughout the decades of unrestrained economic growth and seemingly inexhaustable resources, consumer educators paid little attention to the interrelationship between the physical environment and individual consumer decisions. The question of possible restraints was one which related to personal values and resources rather than to aggregate availability of resources or societal needs. Although various scenarios of the future are being put forward, ranging from total pessimism to complete optimism, all points of view now recognize the necessity to take into account ecological realities. Conservation, pollution, alternative sources of energy, new modes of transportation -- these and other considerations related to the physical environment have become a part of consumer education as they affect a wide range of consumer decisions.

SUB-CONCEPTS:

1.1.4.1	Environmental Protection
1.1.4.2	Conservation of Resources
1.1.4.3	Energy Alternatives

CROSS REFERENCES:

1.1.1.2	Scarcity	1.2.5	Lifestyle
1.1.2.3	Regulation	1.3.1	Problem-Issue
1.1.3.5	Quality of Life	2.3	Conserving
1.2.1.3	Natural Resources	3.1.2.3	Environmental Protection

CONCEPT: 1.1.5 TECHNOLOGICAL INFLUENCE

DEFINITION:

The practical application of scientific or mechanical advances in ways which affect consumer decisions.

APPLICATION TO CONSUMER EDUCATION:

Numerous sources in the literature of many fields point to the increasing impact of technology on the lives of all people. Technological advances are an everyday part of consumer transactions at many levels. New consumer products such as transistorized calculators and in-home computers become available on a regular basis. New developments in the use of nuclear power or new medical techniques make additional services available to consumers and confront them with decisions about individual or collective use of these resources. New techniques for the carrying out of consumer transactions, such as electronic funds transfer and universal product code, must be mastered and evaluated by consumers in order to function effectively and exercise appropriate control measures in marketplace transactions. Consumers need to develop individual and collective competence in technical matters so that technology can retain its proper role as servant rather than master in the human decision-making process.

SUB-CONCEPTS:

1.1.5.1	Communications Technology
1.1.5.2	Computer Technology
1.1.5.3	Scientific Innovations
1.1.5.4	Engineering Advances

CROSS REFERENCES:

1.1.3.5	Quality of Life	1.3.2	Information
1.1.4	Ecological Influences	2.1.2.1	Recordkeeping
2.3	Conservation		

CONCEPT: 1.2 PERSONAL FACTORS AFFECTING CONSUMER DECISIONS

DEFINITION:

Those elements related to the individual characteristics or backgrounds of consumers which influence their choices.

APPLICATION TO CONSUMER EDUCATION:

Consumer education courses and curriculum materials have often used the personal characteristics of individual consumers as a starting point, particularly questions of individual values and goals. The field must continue to emphasize this area, recognizing that the integration of societal factors with personal influences on behavior is a vital area of concern. Social changes in family and sex roles affect individual lifecycle patterns. Lifestyle possibilities may be affected by resource constraints on the entire society. Individual values and needs should be assessed in terms of societal values and needs, and the goal setting process should be based on more than individual considerations. Gaps between individual goals and societal needs or conflicts between values may cause tensions which should be addressed by consumer education. Most consumer decisions will still be the result of individual factors affected by direct and personal concerns. It is the task of consumer education to aid consumers in understanding, integrating and molding the full range of factors which affect their decisions.

SUB-CONCEPTS:

1.2.1 Resources
1.2.2 Lifecycle
1.2.3 Values and Goals
1.2.4 Needs and Wants
1.2.5 Lifestyle

CROSS-REFERENCES:

1.1 External Factors Affecting Consumer Decisions
1.3 Decision-Making Process
2.0 Resource Management
3.0 Citizen Participation

CONCEPT: 1.2.1 RESOURCES

DEFINITION:

The human and material assets which are used by consumers in implementing their decisions.

APPLICATION TO CONSUMER EDUCATION:

Consumers must be familiar with the wide range of resources available for their use. The personal wealth gained through employment or from other sources is most universally considered, but many kinds of resources, both individual and communal, can be substituted for financial resources. An individual has time, energy, and ability to contribute in obtaining goods or services, as parents do in cooperative day care centers. Public forms of entertainment, such as parks, can be substituted for private forms which may be more expensive. Wise use of available resources has always been and will continue to be a primary function of consumer education.

SUB-CONCEPTS:

- 1.2.1.1 Financial Resources
- 1.2.1.2 Human Resources
  - Time
  - Energy
  - Knowledge
  - Skill
- 1.2.1.3 Natural Resources
- 1.2.1.4 Community Resources

CROSS REFERENCES:

1.1.4.2	Conservation of Resources
1.2.2.2	Income
2.1.1	Obtaining Financial Resources
2.3.1	Diminishing Resources
2.3.3	Resource Substitution
3.1.4	Consumer Assistance

CONCEPT: 1.2.2 LIFECYCLE

DEFINITION:

A series of stages through which an individual or group passes during its lifetime.

APPLICATION TO CONSUMER EDUCATION:

The concept of lifecycle is an extremely useful one for consumer educators as it can provide a framework for discussing the changes in the lives of consumers which affect the kinds of decisions which must be made. Differences in age, source and level of income, and the composition of the household of which the consumer is a part, will affect both the nature and the outcome of consumer choices. Consumers must understand and prepare for lifecycle changes, sometimes planned but often unexpected, which will occur to everyone. Consumer educators must be careful to keep lifecycle descriptions flexible and not assume that all consumers will follow one lifecycle pattern. Changes in the social structure make it apparent that many patterns of employment and household arrangements are widespread throughout the society.

SUB-CONCEPTS:

1.2.2.1 Age
1.2.2.2 Income
1.2.2.3 Household Composition

CROSS REFERENCES:

1.1.1.6 Economic Problems
1.1.3 Social System
1.1.3.7 Social Change
1.2.1 Resources
1.2.3 Values and Goals
1.2.4 Needs and Wants
1.2.5 Lifestyle

CONCEPT: 1.2.3 VALUES AND GOALS

DEFINITIONS:

Values are the ideas and principles which an individual, group or society consider correct, desirable or important.

Goals are those specific aims or objectives which reflect a set of values.

APPLICATION TO CONSUMER EDUCATION:

Often used as the starting point for the discussion of consumer decisions, the clarification of individual values lays the groundwork for the setting of goals upon which decisions are based, at least in theory. While this is a useful process, consumer educators must stimulate their students to approach it responsibly, making sure that the values clarification process takes place in the context of an understanding of societal values and needs, and an appreciation of the changes which are occurring in the economic, social and physical environments. Recognition that individual decisions affect societal conditions is a necessary element of the decision-making process. While remembering the educational imperative that teachers must not impose their personal values on students, questions of right and wrong and of the moral implications of various attitudes or actions are legitimate areas of discussion and concern in consumer education classes.

SUB-CONCEPTS:

1.2.3.1	Psychological Influences
1.2.3.2	Societal Values
1.2.3.3	Individual Values
1.2.3.4	Value Clarification
1.2.3.5	Goal Setting

CROSS REFERENCES:

1.1.3	Social System	1.2.5	Lifestyle
1.1.4.2	Conservation of Resources	1.3	Decision-Making Process
1.2.1	Resources	2.0	Resource Management
1.2.2	Lifecycle	3.1.1	Consumer Rights
1.2.4	Needs and Wants	3.1.2	Consumer Responsibilities

CONCEPT: 1.2.4 NEEDS AND WANTS

DEFINITIONS:

Needs are those things considered essential to human existence or fulfillment.

Wants are those things which are desired by individuals, but are not essential to human existence or fulfillment.

APPLICATION TO CONSUMER EDUCATION:

Consumer education materials often remind consumers to be conscious of the distinction between needs and wants, although the line often be comes blurred as human expectations rise. The diminishing supply of resources which faces consumers at the present time may cause this distinction to become more clear in the future. It is the duty of consumer educators, in both research and teaching, to look at individual needs and wants in the context of societal needs and wants. Scarce resources, economic conditions, income distribution patterns, and other social and economic factors, form a backdrop against which individual needs and wants can be analyzed. A global framework should be used for such discussions.

SUB-CONCEPTS:

1.2.4.1	Individual Needs
1.2.4.2	Societal Needs

CROSS REFERENCES:

1.1.2	Scarcity
1.1.3	Social System
1.1.4.2	Conservation of Resources
1.2.1	Resources
1.2.2	Lifecycle
1.2.3	Values and Goals
1.2.5	Lifestyle
1.3	Decision-Making Process
2.0	Resource Management
3.1.1	Consumer Rights
3.1.2	Consumer Responsibilities

CONCEPT: 1.2.5 LIFESTYLE

DEFINITION:

A person's typical way of life as influenced by resources, roles, values, goals, needs and wants.

APPLICATION TO CONSUMER EDUCATION:

The concept of lifestyle is often used in consumer education to bring together many of the concepts listed in this classification system as personal factors which affect consumer decisions. The preceding concepts integrate in an individual to form a pattern of living and of consumer choices which form that person's lifestyle. Lifestyle may be both cause and effect of consumer decisions; it is both individually chosen and imposed by outside circumstances.

CROSS REFERENCES:

1.1.3	Social System	1.2.3	Values and Goals
1.2.1	Resources	1.2.4	Needs and Wants
1.2.2	Lifecycle	2.0	Resource Management

CONCEPT: 1.3 DECISION-MAKING PROCESS

DEFINITION:

A series of deliberations or actions taken to arrive at a choice or to solve a problem.

APPLICATION TO CONSUMER EDUCATION:

The decision-making process, which is similar to the scientific method, is basic to consumer behavior. Consumers apply principles of decision making, consciously or unconsciously, when making choices about lifestyle, employment, money management, purchasing, conserving and participating as citizens.

Effective decision making, through a conscious effort to apply logic to the process, can yield high payoffs in terms of increased purchase power, personal satisfaction, and a feeling of control over the use of consumer resources. Personal consumer decision making, moreover, should take into account a broad range of factors beyond monetary considerations.

Consumer educators must recognize that consumers generally do not approach the decision-making process in a step-by-step manner. While teaching toward this ideal, consumer education materials must not assume that decisions will be made in a totally rational way. Decision-making skills must always be considered in a realistic setting.

SUB-CONCEPTS:

- 1.3.1 Problem-Issue
- 1.3.2 Information
- 1.3.3 Alternatives
- 1.3.4 Consequences
- 1.3.5 Decision-Action
  - 1.3.5.1 Criteria
  - 1.3.5.2 Opportunity Costs
  - 1.3.5.3 Trade-Offs
  - 1.3.5.4 Consumer Behavior
- 1.3.6 Evaluation

CROSS REFERENCES:

1.1 External Factors Affecting Consumer Decisions
1.2 Personal Factors Affecting Consumer Decisions
2.0 Resource Management
3.0 Citizen Participation

CONCEPT: 1.3.1 PROBLEM-ISSUE

DEFINITION:

A question raised for inquiry, consideration and possible solution.

APPLICATION TO CONSUMER EDUCATION:

An underlying objective of consumer education is to prepare individuals and groups with the ability to identify, analyze and take action on consumer problems and issues. Assertive problem solving can be a powerful preventive force, instilling in consumers an attitude of self-confidence rather than helplessness when confronting problems. Consumers who know how to question assumptions and to apply analytical skills to problem solving can participate in developing equitable solutions to both simple and complex consumer issues. Identifying the problem or issue is the first step in the decision-making process.

CROSS REFERENCES:

1.1.1.2 Scarcity
1.1.1.6 Economic Problems
Unemployment
Inflation
1.1.2.3 Regulation
1.1.2.5 Power
1.1.3.5 Quality of Life
1.1.3.6 Discrimination
1.1.4.1 Environmental Protection
1.1.4.3 Energy Alternatives
1.3 Decision-Making Process
1.3.2 Information
2.3 Conserving
2.3.1 Diminishing Resources
3.1 Consumer Protection
3.2.1.2 Complaint Procedures
3.2.1.3 Stress Management
3.2.1.4 Conflict Resolution
3.2.2 Consumer Representation

CONCEPT: 1.3.2 INFORMATION

DEFINITION

Knowledge obtained through investigation, study, instruction or communication.

APPLICATION TO CONSUMER EDUCATION:

Consumers make decisions on the basis of limited information. Indeed, consumers must make decisions about how much information to seek, as too much information can be costly in terms of time and usefulness. Knowledge of the techniques of identifying information sources, gathering the information, judging its accuracy, and applying the information to specific consumer decisions can help make the best use of limited information.

The use of advertising is one way sellers communicate information to buyers. Judging the reliability of information gained through advertising is a practical application of blending the concepts of information and evaluation.

Consumers can become more enlightened decision makers as they develop skills in acquiring information. Direct information gathering skills include questioning, observing, listening, reading and understanding charts and other graphic presentations.

SUB-CONCEPTS:

1.3.2.1 Sources of Information
1.3.2.2 Gathering of Information
1.3.2.3 Availability of Information
1.3.2.4 Costs of Information
1.3.2.5 Evaluation of Information

CROSS REFERENCES:

1.1.1.4 Price
1.1.3.8 Advertising
1.1.5.1 Communications Technology
1.2.1.2 Time (Human Resources)
1.3.1 Problem-Issue
1.3.6 Evaluation
2.1.2.1 Recordkeeping
2.2 Purchasing
2.2.1.1 Comparison Shopping
2.2.1.2 Alternative Markets
2.2.2 Goods
2.2.3 Services
2.3.1.3 Information (Consumer Rights)
3.1.3.1 Informative Consumer Laws
3.1.4 Consumer Assistance
3.2.1.1 Effective Communication

CONCEPT: 1.3.3 ALTERNATIVES

DEFINITION:

Options available when a choice is being made between two or more things or courses of action.

APPLICATION TO CONSUMER EDUCATION:

After identifying the problem or issue to be decided upon and gathering appropriate information, viable alternatives can be identified. Consumers sometimes consider alternatives before they have clearly defined their feelings about the decision situation in terms of their own goals and those of other people. While values and goals are involved throughout the decision-making process, they are especially important when considering alternatives.

The larger the number of alternatives available to consumers the wider the choice of options for action. After the alternatives have been identified, they should be examined, weighed and ranked. This process leads directly into considering the consequences in terms of opportunity costs and trade-offs.

CROSS REFERENCES:

1.1.1.2 Scarcity
1.2.1 Resources
1.2.3 Values and Goals
1.3.1 Problem-Issue
1.3.2 Information
1.3.4 Consequences
1.3.5.2 Opportunity Costs
1.3.5.3 Trade-Offs
1.3.6 Evaluation

CONCEPT: 1.3.4 CONSEQUENCES

DEFINITION:

Results which follow from a set of conditions or actions.

APPLICATION TO CONSUMER EDUCATION:

The consequences of a decision should be considered both prior to making a decision and as part of the evaluation process following the decision. Projecting the future consequences of an alternative requires abstract thinking and entails a significant amount of uncertainty. Consumer education should provide skills in testing "if-then" propositions. If a specific action is taken, what are the likely consequences?

Following the decision, consumers should analyze the consequences of the decision in terms personal values and desired outcomes. While there may be some commitment to "live with the consequences" of an action, the option is often open to adjust a decision and action to meet changing circumstances or unanticipated consequences.

CROSS REFERENCES:

1.2.3	Values and Goals
1.2.4	Needs and Wants
1.2.5	Lifestyle
1.3.1	Problem-Issue
1.3.2	Information
1.3.3	Alternatives
1.3.5.2	Opportunity Costs
1.3.6	Evaluation

CONCEPT: 1.3.5 DECISION-ACTION

DEFINITION:

The choice arrived at after consideration of alternatives; may include the carrying out of a decision or the decision not to act.

APPLICATION TO CONSUMER EDUCATION:

The central focus of the decision-making process is the act of choosing an alternative. While the entire process is in some sense sequential, each of the components is part of an interacting system and is operating simultaneously. Consumer educators must give attention to the fact that one of the consumer's alternatives may be the decision not to act or not to buy.

As consumers weigh the alternatives and potential consequences, and actually make a decision based on a predetermined set of criteria, the economic concepts of opportunity cost and trade-offs are useful. The concept of trade-offs illustrates that in choosing one thing, something else must be given up. Opportunity cost is defined as that which is given up when a choice is made. The concept of consumer behavior comes into being as consumers, individually and in the aggregate, make decisions and take actions in a broad range of behavioral modes. See an illustration of this idea in Figure 2, Consumer Education: Potential Impact on Consumer Behavior, page 12.

SUB-CONCEPTS:

1.3.5.1 Criteria
1.3.5.2 Opportunity Cost
1.3.5.3 Trade-Offs
1.3.5.4 Consumer Behavior

CROSS REFERENCES:

1.1 External Factors Affecting Consumer Decisions
1.2 Personal Factors Affecting Consumer Decisions
1.3 Decision-Making Process
2.0 Resource Management
3.0 Citizen Participation

CONCEPT: 1.3.6 EVALUATION

DEFINITION:

Determining the value or appropriateness of an object, a decision or an action, usually by careful appraisal and study.

APPLICATION TO CONSUMER EDUCATION:

The concept of evaluation is integrated throughout the consumer decision process, from the initial weighing of the decision situation, through the appraisal of information, alternatives, and the potential and actual consequences of the decision. Consumers select criteria to use as tools for evaluating alternatives and consequences prior to making a decision. Evaluation after the decision is made and action is taken provides the opportunity for consumers to review the results and decide whether changes need to be made in view of new knowledge, differing circumstances, or unanticipated results of prior decisions.

CROSS REFERENCES:

1.2.3	Values and Goals
1.2.4	Needs and Wants
1.3	Decision-Making Process
1.3.3	Alternatives
1.3.4	Consequences
1.3.5.1	Criteria
2.2.1.1	Comparison Shopping

CONCEPT: 2.0 RESOURCE MANAGEMENT

DEFINITION:

Planning, carrying out and controlling the use of consumer resources.

APPLICATION TO CONSUMER EDUCATION:

In this classification system, resource management is one of the three major concept categories. Within resource management are the concepts of financial planning, purchasing and conserving. Traditionally, money management and buymanship skills have been important to consumer education, and they remain so today. In this section, moveover, a new emphasis is placed on the concept of conserving.

Consumer education classroom discussions must move beyond buying and budgeting into the related areas of career planning and resource conservation as decisions are made about income, lifestyle and the purchase and use of goods and services.

SUB-CONCEPTS:

2.1 Financial Planning
2.2 Purchasing
2.3 Conserving

CROSS REFERENCES:

1.0 Decision Making
3.0 Citizen Participation

CONCEPT: 2.1 FINANCIAL PLANNING

DEFINITION:

The establishment of goals and procedures for the use and conservation of financial resources.

APPLICATION TO CONSUMER EDUCATION:

Financial planning has been a central focus of consumer education and efforts should be increased to strengthen consumer competence in this area. Too often, people resist financial planning, procrastinate in carrying out a plan, and make needless mistakes regarding the use of credit, insurance, savings, investments, and financial services in general.

While financial planning should be both short-term and long-term throughout the lifecycle, two important types of financial planning which are sometimes overlooked are retirement planning and estate planning.

SUB-CONCEPTS:

- 2.1.1 Obtaining Financial Resources
- 2.1.2 Spending Plan
- 2.1.3 Borrowing
- 2.1.4 Saving
- 2.1.5 Investing
- 2.1.6 Protecting
- 2.1.7 Taxpaying

CROSS REFERENCES:

1.2.1	Resources	2.2	Purchasing
1.2.2	Lifecycle	2.2.3.4	Financial Services
1.2.3	Values and Goals	2.3.3	Resource Substitution
1.2.5	Lifestyle	3.1.3	Consumer Laws
1.3	Decision-Making Process	3.1.4	Consumer Assistance

CONCEPT: 2.1.1 OBTAINING (FINANCIAL RESOURCES)

DEFINITION:

Gaining possession of financial resources through employment or other means.

APPLICATION TO CONSUMER EDUCATION:

The study of personal financial planning can be meaningless unless a person has money to manage. Consumer education must give attention to the linkages among education, employability and the opportunity to achieve a desired life-style. Since employment is the major source of income for most consumers, career choice is one of the important decisions in terms of standard of living and quality of life. It must be remembered, however, that career choice is determined by factors other than income considerations.

Income variations may be caused by age, experience, education, race, sex, ability, job choice, and geographic region, among others. Issues for consumer education include inequalities in pay, hiring and promotion, and the solutions offered by unions, professional associations and employment agencies.

SUB-CONCEPTS:

2.1.1.1 Employment Income
2.1.1.2 Retirement Income
2.1.1.3 Investment Income
2.1.1.4 Public Assistance

CROSS REFERENCES:

1.1.1.3 Supply and Demand
1.1.1.6 Employment
1.1.3.4 Standard of Living
1.1.3.5 Quality of Life
1.1.3.6 Social Change
1.2.1 Resources
1.2.2 Lifecycle
1.2.4 Needs and Wants
1.2.5 Lifestyle
1.3 Decision-Making Process
2.2.3.1 Community Services
2.2.3.3 Educational Services
3.1.1.5 Unfair Practices

CONCEPT: 2.1.2 SPENDING PLAN

DEFINITION:

Planning the exchange of money or other resources of economic value for consumer goods or services.

APPLICATION TO CONSUMER EDUCATION:

Planning the use of money, sometimes called budgeting, is an important concept in consumer education, yet many consumers lack confidence in money mangement skills. The psychology of money behavior is evident as some consumers buy things they don't need, just because they're on sale, and others feel guilty about spending money, even for necessities.

The identification and clarification of personal and household values and goals is an early step in financial planning. Other components include recordkeeping and estimates of fixed and variable expenses. Budgets should be considered as guidelines rather than strait jackets; they should be viewed as tools to enable consumers to plan the use of financial resources.

SUB-CONCEPTS:

2.1.2.1 Recordkeeping
2.1.2.2 Budgeting

CROSS REFERENCES:

1.1.1.2 Scarcity
1.1.3.4 Standard of Living
1.2.3 Values and Goals
1.2.4 Needs and Wants
1.2.5 Lifestyle
1.3 Decision-Making Process
2.1 Financial Planning
2.3.3 Resource Substitution

CONCEPT: 2.1.3 BORROWING (FINANCIAL RESOURCES)

DEFINITION:

The use of consumer credit with the implied or expressed intent to repay, usually with interest.

APPLICATION TO CONSUMER EDUCATION:

Consumer credit, borrowing money to be repaid from future income, has become a common occurence in the United States, yet credit has its price in terms of interest rates and future income use. Research has shown that consumers suffer from a lack of knowledge about consumer credit, when to use it, how to shop for it, its costs, and the potential problems caused by its misuse. Landmark federal consumer credit legislation has come about due to a need to inform and to protect consumers regarding credit use. Because of the widespread use and misuse of credit in the current economy, it is generally a major element in consumer education courses and materials.

SUB-CONCEPTS:

2.1.3.1 Credit Agreements
2.1.3.2 Credit Sources
2.1.3.3 Credit Costs
2.1.3.4 Credit Rating
2.1.3.5 Credit Cards

CROSS REFERENCES:

1.1.3.4 Standard of Living
1.1.3.6 Discrimination
1.2.1 Resources
1.2.4 Needs and Wants
2.1.1 Obtaining Financial Resources
2.2 Purchasing
3.1.3 Consumer Laws

CONCEPT: 2.1.4 SAVING (FINANCIAL RESOURCES)

DEFINITION:

The putting aside of money or other financial resources from present income or ownership, for use in the future.

APPLICATION TO CONSUMER EDUCATION:

The concept of saving involves postponement of present consumption in order to achieve future financial goals. While this concept has been generally well covered in consumer education curricula, there is a need to continue providing knowledge and skills regarding such issues as where to put savings, earnings from savings, and the effects of inflation on savings.

CROSS REFERENCES:

1.2.1 Resources
1.2.3 Values and Goals
1.2.4 Needs and Wants
2.1 Financial Planning
2.2 Purchasing

CONCEPT: 2.1.5 INVESTING (FINANCIAL RESOURCES)

DEFINITION:

The outlay of funds for the purpose of financial return.

APPLICATION TO CONSUMER EDUCATION:

Closely related to the concept of saving, and usually well covered in personal finance textbooks is the concept of investing. Important components include understanding the risks of investments, the types, the relationship of inflation to investments, and the sources of reliable information and advice.

CROSS REFERENCES:

1.2.1 Resources
2.1 Financial Planning
2.1.6 Protecting

CONCEPT: 2.1.6 PROTECTING (FINANCIAL RESOURCES)

DEFINITION:

The payment of money to reduce financial risk, as in the purchase of insurance.

APPLICATION TO CONSUMER EDUCATION:

Protecting consumer resources against loss is another of the financial planning concepts which has received considerable attention in consumer education texts. Components deserving continued attention include the principle of shared risk, and the types and purposes of insurance. Insurance related issues include the appropriateness of whole life insurance policies, the insuring of children and college students, the simplification of insurance policies, and disclosure of comparative costs of life insurance policies.

SUB-CONCEPTS:

2.1.6.1 Life Insurance
2.1.6.2 Health Insurance
2.1.6.3 Property Insurance
2.1.6.4 Automobile Insurance
2.1.6.5 Social Security Insurance

CROSS REFERENCES:

1.2.1.1 Financial Resources
1.2.2 Lifecycle
1.3.5.1 Criteria for Decision-Making
2.1 Financial Planning
2.2 Purchasing

CONCEPT: 2.1.7 TAXPAYING

DEFINITION:

The act of paying a charge imposed by government upon individuals, property or transactions to raise money for public purposes.

APPLICATION TO CONSUMER EDUCATION:

Consumer educators have generally dealt with the process of filling out tax forms, but have less often probed issues such as the costs and benefits of the goods and services provided by tax dollars, equity in the tax system, and simplifying the tax forms and policies. Services which are collectively available to citizens are paid for through the taxing process of collective cost-sharing. The government plays a large role in today's economy and many goods and services are either provided or affected by governmental policies. It is, therefore, important that taxpaying be considered in a broad context and not merely as one form of income expenditure.

CROSS REFERENCES:

1.1.2.1 Government
1.2.1 Resources
2.1 Financial Planning
2.2.3.8 Government Services

CONCEPT: 2.2 PURCHASING

DEFINITION:

The acquisition of consumer goods and services by payment of money or its equivalent.

APPLICATION TO CONSUMER EDUCATION:

Buying goods and services has been a major emphasis of consumer education; books, periodicals, films and curriculum guides are filled with criteria for selection of food, clothing, housing, transportation and selected consumer services. While it is important for consumers to have the ability to make appropriate purchase decisions, consumer educators should not limit their deliberations to this narrow portion of the total field.

SUB-CONCEPTS:

2.2.1 Shopping Decisions
2.2.2 Goods
2.2.3 Services

CROSS REFERENCES:

1.1.3.8 Advertising
1.2.1 Resources
1.2.4 Wants and Needs
1.3 Decision-Making Process
2.1 Financial Planning
2.3 Conserving

CONCEPT: 2.2.1 SHOPPING DECISIONS

DEFINITION:

The application of the decision-making process to the acquisition of consumer goods and services.

APPLICATION TO CONSUMER EDUCATION:

The concepts of consumer decision making -- identifying the problem or issue about which a decision should be made, gathering information, considering alternatives and consequences, making the decision and applying evaluation criteria -- are applied to the purchase decision.

Consumer educators should give emphasis to general buying principles which can be applied to a variety of situations rather than stressing product information which may soon be obsolete. General buying skills include comparison shopping, considering alternative methods of payment, and exploring alternative markets such as cooperatives and the bartering process. Shopping decisions often involve the use and understanding of credit cards, contracts and related legal tools. Marketing influences, including advertising and the cost and availability of information also affect these choices.

SUB-CONCEPTS:

2.2.1.1 Comparison Shopping
2.2.1.2 Alternative Markets
2.2.1.3 Contracts

CROSS REFERENCES:

1.1.1.4 Price
1.1.3.8 Advertising
1.2.1 Resources
1.3 Decision Making Process
2.1.3.5 Credit Cards
3.1.1.3 Information
3.1.1.4 Choice
3.1.2.1 Ethical Behavior
3.2.3.3 Consumer Groups
Cooperatives

CONCEPT: 2.2.2 GOODS

DEFINITION:

Tangible products which are available for consumers to buy and use.

APPLICATION TO CONSUMER EDUCATION:

Decisions regarding the purchase and use of products, including food, clothing, housing, furnishings, appliances, transportation and recreational items, will continue to require important consumer skills. Criteria which should be considered when making purchase decisions include the need for the product, its price, opportunity costs, product features, warranties, cost of operation and repairs, and the availability of follow-up contact with the product manufacturer and seller.

Consumer information materials are available to educators in most of the important product areas, although the source of these materials may produce a bias of which users must be aware. The influence of advertising in the stimulation of product demand is a related topic which must be considered along with an analysis of needs, wants, values, lifestyle and income.

SUB-CONCEPTS:

2.2.2.1 Food
2.2.2.2 Clothing
2.2.2.3 Housing
2.2.2.4 Furnishings and Appliances
2.2.2.5 Transportation
2.2.2.6 Recreation and Leisure

CROSS REFERENCES:

1.1.1.2 Scarcity
1.1.1.3 Supply and Demand
1.1.1.4 Price
1.1.1.6 Inflation (economic problems)
1.1.3.8 Advertising
1.1.4 Ecological Influences
1.1.5 Technological Influences
1.2.1 Resources
1.2.4 Needs and Wants
1.3 Decision Making Process
1.3.2 Information
2.2.1 Shopping Decisions
2.3.1.2 Complaint Procedures
2.3.3 Resource Substitution

CONCEPT: 2.2.3 SERVICES

DEFINITION:

Useful labor, information or activities supplied by others, which can be acquired by consumers.

APPLICATION TO CONSUMER EDUCATION:

While consumer education has traditionally focused largely on the purchase of goods, a growing proportion of consumer resources are being allocated to the purchase of services, in both the public and private sectors of the economy. Public and private sectors often closely interact or even merge in the provision of services ranging from health, education and social welfare to legal and financial services and those related to death and dying. Among the issues facing consumers as they scrutinize, select and evaluate services are:

- The costs and benefits of both private and public services.
- The difficulty in comparing and evaluating services
- Licensing procedures of service providers.
- The near monopoly which some service providers maintain, with professional trade association control.
- Restraints upon service price information.
- Third party payment systems.
- The right and responsibility of consumers to participate in service delivery decisions, rather than being merely passive recipients of services provided by others.

The issues listed above are evidence that consumer educators should give increasing attention to educational materials and programs which enhance consumer knowledge and skills in the purchase and use of public and private services.

SUB-CONCEPTS:

2.2.3.1	Community Services
2.2.3.2	Death Related Services
2.2.3.3	Education Services
2.2.3.4	Financial Services
2.2.3.5	Health Services
2.2.3.6	Legal Services
2.2.3.7	Maintenance & Repair Service
2.2.3.8	Government Services

CROSS REFERENCES:

1.1.1.3	Supply & Demand
1.1.1.4	Price
1.1.1.6	Inflation
1.1.5	Technological Influences
1.2.4	Needs & Wants
1.3	Decision-Making Process
3.1.1	Consumer Rights
3.1.2	Consumer Responsibilities
3.1.3	Consumer Laws
3.1.4	Consumer Assistance
3.2	Consumer Advocacy

CONCEPT: 2.3 CONSERVING

DEFINITION:

Perserving or using resources efficiently rather than depleting or misusing resources.

APPLICATION TO CONSUMER EDUCATION:

Consumers sometimes confuse conservation with sacrifice and austerity rather than viewing it as an important key to a satisfactory future standard of living. Energy researchers have claimed that if United States citizens made a serious commitment to conservation, they could consume considerably less energy than they do now and maintain the same standard of living.

Individual consumer actions as well as the policies of business and government will be significant as we make a transition from a world of seemingly unlimited abundance to a world which should practice the efficient use of resources.

SUB-CONCEPTS

2.3.1 Diminishing Resources
2.3.2 Efficient Use
2.3.3 Resource Substitution

CROSS-REFERENCES:

1.1.4 Ecological Influence
1.1.5 Technological Influence
1.2.1 Resources
1.2.3 Values and Goals
1.25 Lifestyle
1.3 Decision-Making Process
3.1.2 Consumer Responsibilities
3.1.3 Consumer Laws
3.2 Consumer Advocacy

CONCEPT: 2.3.1 DIMINISHING NATURAL RESOURCES

DEFINITION:

The depletion of nonrenewable natural resources due to manufacture and consumption of goods.

APPLICATION TO CONSUMER EDUCATION

Scientists, engineers, economists and futurists continue to debate the impact of diminishing natural resources on the lives of people and economic systems. Proponents of the "limits to growth" concept believe that natural resources must be conserved, the environment protected and lifestyles simplified if the world is to avoid famine, terror and economic chaos. The more Utopian point of view holds that the world's resources are adequate and that continued prosperity will be assured through rapidly advancing technology.

Consumer educators must contribute to research and evaluation, measuring the interaction between consumer choices and available resources. For consumers, the issue becomes one of making some hard value choices. What things are important beyond the life sustaining needs for food, clothing and shelter? What must be preserved? What are the social effects of consumption patterns? Why is affluence and an abundance of material goods not a guarantee of personal satisfaction?

CROSS REFERENCES:

1.1.1.2 Scarcity
1.1.2.2 Public Policy
1.1.2.3 Regulation
1.1.2.4 Interest Groups
1.1.3.5 Quality of Life
1.1.4.1 Environmental Protection
1.2.1.3 Natural Resources
1.2.5 Lifestyle
2.3.2 Efficient Use (of Resources)
2.3.3 Resource Substitution

CONCEPT: 2.3.2 EFFICIENT USE OF RESOURCES

DEFINITION:

Actions taken by consumers and producers to adjust their consumption patterns to maximize the conservation of resources.

APPLICATION TO CONSUMER EDUCATION:

The concept of efficient use has application to the resources of time, effort, ability, money and the natural resources, including land, water, air and energy-producing elements that are used to produce, consume and dispose of consumer goods and services.

In terms of efficient use, it is important for consumer education to analyze not only individual consumption patterns but also those of industry and government. Efficient use also affects the cost of operation, maintenance, repair, and disposal of products and services that are no longer useful. Voluntary conservation of resources by consumers will help reduce the likelihood of imposed conservation or higher prices brought about by external factors such as government or business policies, or limited supply. Efficient use of resources may involve a change in attitudes by consumers, affecting both what and how much they consume.

CROSS-REFERENCES:

1.1.1.2	Scarcity	2.1	Financial Planning
1.1.4	Ecological Influence	2.2.2	Goods
1.2.1	Resources	2.2.3	Services
1.2.3	Values and Goals	2.3.1	Diminishing Resources
1.2.5	Lifestyle	2.3.3	Resource Substitution
1.3	Decision-Making Process	3.1.2	Consumer Responsibilities
1.3.2	Information	3.2.2	Consumer Representation

CONCEPT: 2.3.3 RESOURCE SUBSTITUTION

DEFINITION:

The act of exchanging one type of resource, product or service for another, sometimes outside of the traditional market system.

APPLICATION TO CONSUMER EDUCATION:

Resource substitution, which includes the idea of self-help, is not new to consumer education. When consumers plant a garden, prepare a meal at home rather than going to a restaurant, sew an article of clothing at home, or exchange services among friends, such as car repair for baby-sitting, they are practicing resource substitution.

Some social researchers believe that inflationary pressures and changing attitudes toward consumption will create new acceptance of do-it-yourself products and services. Evidence that the trend has begun includes consumer interest in self-service gasoline pumps and automobile maintenance, self-help in health care services, and do-it-yourself appliance repair.

Significant movement toward self-help activities or other types of resource substitution could alter the current understanding and use of concepts such as markets, income, public welfare, economic growth, poverty and unemployment.

CROSS-REFERENCES:

1.1.1	Economic System	1.2.5	Lifestyle
1.1.3	Social System	1.3	Decision Making Process
1.1.3.4	Standard of Living	2.2	Purchasing
1.1.3.5	Quality of Life	2.2.1.2	Alternative Markets
1.1.4	Ecological Influence	2.2.2	Goods
1.1.4.3	Energy Alternatives	2.2.3	Services
1.1.5	Technological Influence	2.3	Conserving
1.2.1	Resources		

CONCEPT: 3.0 CITIZEN PARTICIPATION

DEFINITION:

Understanding and taking actions to influence the environmental settings within which consumer decisions take place.

APPLICATION TO CONSUMER EDUCATION:

In a democratic framework, the ideal citizen understands the operation of the political process and influences public policy through individual and collective action. This same ideal can be applied to the consumer as a citizen in relation to the external settings which provide the environments of consumer decisions. As in the political sector, few consumer citizens meet the ideal of active participation and influence in the decision-making process.

Many consumer education curriculum materials include this concept, but studies have shown that few develop this aspect of the field in much detail. Consumer education programs should enable consumers to use the protections which exist and should train them in strategies of evaluation and influence so that consumer voices can be heard in the public and private decisions which affect consumer concerns.

SUB-CONCEPTS:

3.1 Consumer Protection
3.2 Consumer Advocacy

CROSS REFERENCES:

1.0 Decision Making
2.0 Resource Management

CONCEPT: 3.1 CONSUMER PROTECTION

DEFINITION:

Public and private services, agencies or policies, including laws and regulations, which are designed to protect consumer rights and enhance consumer interests.

APPLICATION TO CONSUMER EDUCATION:

The idea of consumer protection involves an economic, political and legal atmosphere in which consumers are able to operate effectively, without fear of being taken advantage of unfairly. More specifically, certain rights have been identified and actions taken in both the public and private sectors to make more real the existence of such an atmosphere. Laws have been passed, regulations adopted or rescinded and organizational arrangements made with the goal of protecting consumers from loss or injury in transactions with producers.

SUB-CONCEPTS:

3.1.1 Consumer Rights
3.1.2 Consumer Responsibilities
3.1.3 Consumer Laws
3.1.4 Consumer Assistance

CROSS REFERENCES:

1.1 External Factors Affection Consumer Decisions
1.3 Decision-Making Process
2.0 Resource Management
3.2 Consumer Advocacy

CONCEPT: 3.1.1 CONSUMER RIGHTS

DEFINITION:

Powers, privileges or protections to which consumers are justly entitled or which have been established by law.

APPLICATION TO CONSUMER EDUCATION:

A number of specific rights have often been listed in the literature of consumer education:

-- The right to safety affirms that consumers should not be exposed to physical danger or injury from the products or services which they obtain.

-- The right to information entails the necessity of consumer access to accurate facts or data concerning products or services, and to other knowledge which might affect consumer decisions.

-- The right to choice implies the availability of meaningful alternative selections and the ability of consumers to decide freely among them.

-- The right to redress includes the availability of grievance procedures through which consumers can receive satisfaction or compensation for injuries or losses which may have resulted from consumer-producer transactions.

-- The right to be heard implies that the economic and political decision making processes will be open to influence from those who speak for consumers.

-- The above rights implicitly include the right to protection against fraud and other unfair practices in the marketplace.

-- Consumer education itself has often been added to the list of consumer rights.

SUB-CONCEPTS:

3.1.1.1 Redress
3.1.1.2 Safety
3.1.1.3 Information
3.1.1.4 Choice
3.1.1.5 Unfair Practices

CROSS REFERENCES:

1.1 External Factors Affecting Consumer Decisions
2.0 Resource Management
3.1.2 Consumer Responsibilities
3.1.3 Consumer Laws
3.1.4 Consumer Assistance
3.2 Consumer Advocacy

CONCEPT: 3.1.2 CONSUMER RESPONSIBILITIES

DEFINITION:

The obligations which are a part of an appropriate consumer role.

APPLICATIONS TO CONSUMER EDUCATION:

Consumer educators often use the phrase "rights and responsibilities" to point out the complementary relationship which exists between the two. Rights must not be abused, and consumers have an obligation to maintain the same ethical standards as are expected of producers. Consumers must be honest, not wasteful of resources, and they should know how to perform effectively as consumers, both in making marketplace decisions and in influencing the conditions under which their transactions with producers and sellers occur.

SUB-CONCEPTS:

3.1.2.1 Ethical Behavior
3.1.2.2 Effective Performance
3.1.2.3 Environmental Protection

CROSS REFERENCES:

1.0 Decision Making
2.0 Resource Management
3.1.1 Consumer Rights
3.2 Consumer Advocacy

CONCEPT: 3.1.3 CONSUMER LAWS

DEFINITION:

Legislative enactments, rules or regulations of government which affect consumer-producer relations, particularly on behalf of consumer.

APPLICATION TO CONSUMER EDUCATION:

Often the application of consumer rights results in the passage of legislation aimed at protecting these rights in specific ways. Laws which relate to consumer-producer interactions generally regulate the behavior of producers by making certain practices illegal or mandating the provision of particular information. The activities of the Federal Trade Commission and other federal agencies, as well as many state and local agencies which have been granted similar powers by governments at those levels, provide a major focus of consumer education emphasis. The ability of consumers to recognize and urge enforcement of the laws already in effect contributes immensely to the welfare of consumers in the economic system. It is important that consumer educators continue to examine the effects of both existing and proposed laws, evaluating their positive and negative impact on consumers.

SUB-CONCEPTS:

3.1.3.1 Informative Laws
3.1.3.2 Protective Laws
3.1.3.3 Enabling Laws

CROSS REFERENCES:

1.1 External Factors Affecting Consumer Decisions
2.0 Resource Management
2.1.7 Taxpaying
2.2.1.3 Contracts
3.1.1 Consumer Rights
3.1.2 Consumer Responsibilities
3.1.4.1 Government Agencies
3.2 Consumer Advocacy

CONCEPT: 3.1.4 CONSUMER ASSISTANCE

DEFINITION:

Aid or support given to consumers.

APPLICATION TO CONSUMER EDUCATION:

In response to consumer initiatives and other forces, many agencies of government, private organizations and offices within businesses have been set up to enforce policies or laws related to consumer issues or to provide direct assistance to consumers. Consumers should become knowledgeable about the resources available to them and should press, both as individuals and as groups, for responsiveness to consumer concerns from these offices and agencies.

SUB-CONCEPTS:

3.1.4.1 Government Agencies
3.1.4.2 Community Agencies
3.1.4.3 Business Assistance

CROSS REFERENCES:

1.1.2 Political System
1.1.3 Social System
1.3.2 Information
2.1.7 Taxpaying
3.1.3 Consumer Laws
3.2 Consumer Advocacy

CONCEPT: 3.2 CONSUMER ADVOCACY

DEFINITION:

The act or process of recognizing, promoting and protecting the cause or interests of consumers.

APPLICATION TO CONSUMER EDUCATION:

Because this is an area which may lead to grappling with controversial issues, or because of a fear of losing the objectivity which the educational process seeks, consumer educators have often avoided teaching about the concepts which relate to the advocacy of consumer causes. Studies have shown that this is very much a neglected area in consumer education curricula. Teaching the techniques of advocacy, however, is no less appropriate to the educational process than teaching the techniques of comparison shopping or wise use of credit, each having its proper place in the catalog of necessary consumer skills. Consumers need to learn methods of influence along with the skills of survival. They should work cooperatively with producers and sellers when this is appropriate, but they must also understand how to promote the interests of consumers in the political arena and in adversary relationships with the business community, when such arise. This is not the same as saying that there is only one consumer interest or that consumers are always right. It is saying, however, that consumer education should adopt a self-consciously consumer oriented perspective, examining the full range of options which are open to consumers in all areas of decision and action.

SUB-CONCEPTS:

3.2.1 Consumer Assertiveness
3.2.2 Consumer Representation
3.2.3 Consumer Organization

CROSS REFERENCES:

1.1 External Factors Affecting Consumer Decisions
1.3.1 Problem-Issue
1.3.5 Decision-Action
3.1 Consumer Protection

CONCEPT: 3.2.1 CONSUMER ASSERTIVENESS

DEFINITION:

The ability of consumers to pursue their interests confidently and effectively without violating the rights of others.

APPLICATION TO CONSUMER EDUCATION:

Consumer assertiveness goes beyond having the courage to simply demand things. It is critical for consumers to be armed with facts rather than emotion, and to have skills in expressing their goals and expectations. Consumers should know when a position cannot be compromised, and they should have the self-confidence to compromise when the situation requires it.

Conflict is often a reality when consumers participate assertively in a complex society. The resulting state of imbalance or opposition between individuals and groups can cause both internal and external tensions. Consumer education should provide skills in dealing with tension and conflict through stress management and conflict resolution.

SUB-CONCEPTS:

3.2.1.1 Effective Communication
3.2.1.2 Complaint Procedures
3.2.1.3 Stress Management
3.2.1.4 Conflict Resolution

CROSS-REFERENCES:

1.2.3 Values and Goals
1.3 Decision-Making Process
1.3.2 Information
3.1.1 Consumer Rights
3.1.2 Consumer Responsibilities
3.1.3 Consumer Laws
3.1.4 Consumer Assistance

CONCEPT: 3.2.2 CONSUMER REPRESENTATION

DEFINITION:

The selection of people to speak on behalf of consumer interests in official capacities, such as on advisory boards, regulatory commisions or boards of directors.

APPLICATION TO CONSUMER EDUCATION:

Consumers must learn methods of effective representation in the political and economic decision making processes. Consumer representatives must recognize that there may be unique consumer perspectives which are not shared by representatives of government or business. Research and teaching in consumer education must search for these perspectives and for methods of transmitting them effectively. Recognizing that they may be presenting minority points of view in business and government settings, consumer representatives must be knowledgeable, self-confident, and independent so the potentially unique and different perspectives of consumers are not lost.

SUB-CONCEPTS:

3.2.2.1 Public Membership
3.2.2.2 Regulatory Commission
3.2.2.3 Public Hearing
3.2.2.4 Consumer Advisory Panel

CROSS REFERENCES:

1.1.2 Political System
3.1 Consumer Protection
3.2.1 Consumer Assertiveness
3.2.3 Consumer Organizations

CONCEPT: 3.2.3 CONSUMER ORGANIZATION

DEFINITION:

The formation of structured groups of consumers to make systematic plans and united efforts on behalf of consumer interests.

APPLICATION TO CONSUMER EDUCATION:

Because of the increasing importance of organized interest group activity in the political process of the United States, consumer education must be very aware of studying and teaching about organized activity which takes place on behalf of consumers. Economic as well as political actions may be carried out by consumers with a local, regional, national or international base. Examples of past and current events and activities of consumer organizations should serve as an important focus of analysis in consumer education courses.

SUB-CONCEPTS:

- 3.2.3.1 Organizing Strategies
- 3.2.3.2 Action Strategies
- 3.2.3.3 Consumer Groups
  - State and Local Groups
  - National Groups
  - International Groups
  - Cooperatives

CROSS REFERENCES:

- 1.1 External Factors Affecting Consumer Decisions
- 1.2 Personal Factors Affecting Consumer Decisions
- 3.1 Consumer Protection
- 3.2.1 Consumer Assertiveness
- 3.2.2 Consumer Representation

IV. CONTEMPORARY FACTORS AFFECTING CONSUMER DECISIONS: ADDITIONAL DIMENSIONS

The emphasis of this classification system on the factors which affect consumer decisions adds additional dimensions to the materials which have generally provided the focus for consumer education. The scope of the field must include consideration of a two-way flow of influence; not only are the actions of consumers affected by the environment in which they occur, but consumer decisions also have an impact on the context in which future decisions will be made.

As consumers make decisions, they may confront controversial issues or adversary situations which reflect conflict in the system and create tensions for consumers. Examples include the differing aims of buyers and sellers, conflict between individual values and groups needs, and tensions caused by conflicting economic, social and political goals and policies. Consumer educators traditionally have taken a cautious position on controversial issues, often leaving the task of analyzing issues to activists in the consumer movement, generally outside the classroom. With balance and objectivity as basic educational objectives, consumer educators should accept the opportunity to teach analytical skills through the study of controversial issues from a variety of perspectives.

While no part of the consumer education concept classification system is static, the factors affecting consumer decisions, perhaps more than the other concepts, must be dynamic, incorporating on a continuing basis those factors which influence and are influenced by the choices and actions of consumers. The scope of these factors goes beyond consumer education, but their importance to consumer decisions requires that they be included in a comprehensive approach to the education of consumers. In this section, twelve contemporary factors are identified and their implications for consumer education are described.

1. Inflationary pressures

Inflation has a limiting impact on the use which consumers can make of their resources, particularly in areas of necessity, including food, housing, energy and health care. If not controlled, inflation also poses a long term threat to economic stability. Understanding the causes, effects and controls of inflation must be included on the research and teaching agenda of consumer education.

2. Attitudes toward economic growth

The maximization of production and consumption, once generally perceived as a primary goal of industrial economies, is now a topic of debate, with some advocating a slower rate of growth to reduce pollution, congestion and the use of diminishing resources. Consumers must evaluate the various points of view on this question, recognizing that growth policy affects consumer decisions at both individual and aggregate levels, particularly as related to the quantity and quality of available consumer goods.

3. Economic interdependence

Business, labor, government and consumers are becoming increasingly interdependent in the U.S. economy; in addition, the U.S. economy is integrating more and more with the global economy and is mutually interdependent with other areas of the world in the production and supply of economic goods and services. Interdependence affects the availability and price of goods and services, and should be reflected in public policy on consumer related questions, particularly government regulation and international trade.

4. Economic Concentration

The tendency for the production of goods and services in many industries to be restricted to fewer production units, and the formation of conglomerate corporations which combine firms in unrelated industries have important implications for consumers. The increasing power of individual production units and a long term lessening of competition and consumer choice are likely results of excessive economic concentration.

5. Growth and evaluation of the public sector

In recent decades, the governmental role in the economy has increased, including the establishment of regulatory policies, the provision of services and public assistance, and efforts to combat inflation and economic fluctuations through monetary and fiscal policy. Consumers now receive many products and services from governmental sources. Government policies also affect the price and availability of goods and the overall performance of the economy. Recently, there has been a strong political movement to restrict the growth of government. Questions about the appropriate size and role of government relate to many consumer issues.

6. Growth in consumption of services

The increase in the consumption of services, relative to consumption of goods, is a trend that is projected to continue. Consumers must apply appropriate decision-making criteria to the selection and use of services, and work to improve the quality of service delivery policies and systems.

7. Income distribution patterns

Inflation, deflation, the operation of the economic system and individual characteristics, among other things, have ongoing effects on income distribution patterns. Consumer education must consider not only individual employment and income capabilities, but must also examine societal forces to determine their effects on the ability of all people to maintain a reasonable standard of living. The description and implementation of individual entitlements will be ongoing questions of public policy.

8. Changes in roles of men and women

The increasing participation of women in the labor force, the changing nature of family relationships, and the reduction of sex-defined roles and assumptions are recent trends in American social and economic behavior. These changes have direct impact on almost every aspect of the consumer roles of men, women, children and youth.

9. Interest in simple lifestyles

The small-is-beautiful concept, characterized by energy frugality, self-sufficiency, and ecological awareness will receive growing attention in the coming decade. Leaders of the movement to voluntary simplicity predict that wasteful consumption patterns will give way to more durable products, greater conservation of resources and new interest in solar energy. Consumers are likely to experience tensions if they are forced to choose between elements of the simple lifestyle and the material possessions which comprise the traditional American dream.

10. Changes in the work force

The nature of the work force is changing, due to the addition of growing numbers of women and minorities, the increasing possibilities of either early or late retirement, and greater employment opportunities in the service sector. For consumers, this will result in changes in both income and consumption patterns, which must be taken into account in financial planning and in possible legislation which reflects these changes in areas such as pension rights, union rates, and retirement regulations.

11. Importance of organized political activity

The increasing significance and influence of interest group organizations relative to traditional political party organizations is important to any political activity. The growing importance of interest group and issue oriented political action must be taken into account in analyzing organized consumer influence on the political process.

12. Importance of future trends

A wide range of future possibilities must be considered when making individual and collective consumer decisions, especially in the areas of technological and sociological innovation, demographic trends, natural resource utilization and economic fluctuations. Consumers must anticipate the changing environments within which consumer decisions will be made, influence that change where possible, and adapt to it in ways which are consistent with the interests of consumers and society.

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